

In re:
Bradley Eugene Stepp
Debtor

Case No. 23-10933-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Apr 04, 2023

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2023:

Recip ID	Recipient Name and Address
db	+ Bradley Eugene Stepp, 15 South 4th Street, Coplay, PA 18037-1303
14769933	+ Dell Finl Svcs/WebBank, PO Box 81607, Austin, TX 78708-1607
14769937	Members 1st FCU, 5000 Marketplace Way, Enola, PA 17025-2431
14769940	Pennsylvania SCDU, PO Box 69110, Harrisburg, PA 17106-9110
14769941	+ Samsung All Goods, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
14769945	+ TD Bank N.A., TD Bank USBC, PO Box 1448, Greenville, SC 29602-1448
14769944	+ Tanya Stepp, 15 South 4th Street, Coplay, PA 18037-1303

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: vrubino@newmanwilliams.com	Apr 04 2023 23:41:00	VINCENT RUBINO, Newman Williams Mishkin, 712 Monroe Street, PO Box 511, Stroudsburg, PA 18360
tr	Email/Text: Info@ReadingCh13.com	Apr 04 2023 23:41:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	+ Email/Text: taxclaim@countyofberks.com	Apr 04 2023 23:41:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 04 2023 23:41:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpreign03.ph.ecf@usdoj.gov	Apr 04 2023 23:41:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14769926	+ EDI: CITICORP.COM	Apr 05 2023 03:39:00	AMEX/CitiBank, N.A., PO Box 8218, Mason, OH 45040-8218
14769925	+ Email/Text: backoffice@affirm.com	Apr 04 2023 23:41:00	Affirm, Inc., 30 Isabella Street, Floor 4, Pittsburgh, PA 15212-5862
14769927	+ EDI: BANKAMER.COM	Apr 05 2023 03:39:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14769928	+ EDI: CAPITALONE.COM	Apr 05 2023 03:39:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
14769930	+ EDI: CITICORP.COM	Apr 05 2023 03:39:00	CitiCards CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
14769931	+ EDI: WFNNB.COM	Apr 05 2023 03:39:00	ComenityBank/Comenity Card, 3075 Loyalty Circle, PO Box 182789, Columbus, OH 43218-2789
14769932	Email/Text: dylan.succa@commercialacceptance.net	Apr 04 2023 23:41:00	Commercial Acceptance Co., 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303

District/off: 0313-4

User: admin

Page 2 of 3

Date Rcvd: Apr 04, 2023

Form ID: 309I

Total Noticed: 28

14769934	EDI: JPMORGANCHASE	Apr 05 2023 03:39:00	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
14769935	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 04 2023 23:41:00	Kohls Department Store, P.O. Box 3115, Milwaukee, WI 53201-3115
14769936	+ EDI: CITICORP.COM	Apr 05 2023 03:39:00	L.L. Bean Mastercard/ CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
14769939	Email/Text: bankruptcies@penncredit.com	Apr 04 2023 23:41:00	PennCredit Corporation, P.O Box 69703, 2800 Commerce Drive, Harrisburg, PA 17110
14769942	+ EDI: RMSC.COM	Apr 05 2023 03:39:00	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
14769943	EDI: RMSC.COM	Apr 05 2023 03:39:00	SYNCB/PayPal Credit Card, PO Box 965005, Orlando, FL 32896-5005
14769946	+ EDI: CITICORP.COM	Apr 05 2023 03:39:00	The Home Depot/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
14769947	EDI: USBANKARS.COM	Apr 05 2023 03:39:00	US Bank, CB Disputes, PO Box 108, Saint Louis, MO 63166
14769948	+ EDI: WFFC2	Apr 05 2023 03:39:00	Wells Fargo Card Service, Credit Bureau Resolution, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14769938		Mr Cooper / Lakeview
14769929	*+	Capital One, P.O. Box 31293, Salt Lake City, UT 84131-0293

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2023 at the address(es) listed below:

Name	Email Address
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
VINCENT RUBINO	on behalf of Debtor Bradley Eugene Stepp vrubino@newmanwilliams.com

District/off: 0313-4

User: admin

Page 3 of 3

Date Rcvd: Apr 04, 2023

Form ID: 309I

Total Noticed: 28

mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;EAP-VR@outlook.com

TOTAL: 3

Information to identify the case:			
Debtor 1:	Bradley Eugene Stepp		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	23-10933-pmm		
	Social Security number or ITIN: xxx-xx-2323 EIN: -- --		
	Social Security number or ITIN: ---- EIN: -- --		
	Date case filed for chapter: 13 3/31/23		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Bradley Eugene Stepp	
2. All other names used in the last 8 years	aka Bradley E. Stepp, aka Bradley Stepp	
3. Address	15 South 4th Street Coplay, PA 18037	
4. Debtor's attorney Name and address	VINCENT RUBINO Newman Williams Mishkin 712 Monroe Street PO Box 511 Stroudsburg, PA 18360	Contact phone (570) 421-9090 Email: vrubino@newmanwilliams.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M. Contact phone (610)2085040 Date: 4/4/23

For more information, see page 2

Case number **23-10933-pmm**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Filing deadline: 7/22/23

- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 6/9/23

Filing deadline: 9/27/23

Deadlines for filing proof of claim:

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

9. Filing of plan

The debtor has filed a plan. This plan proposes payment to the trustee of \$484.00 per month for 36 months. The plan is enclosed. The hearing on confirmation will be held on:

6/29/23 at 10:00 AM , Location: **201 Penn Street, 4th Floor, Reading, PA 19601**

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.